

SPECIAL FAT! FAT! DOUBLE ISSUE

Bernal Journal

February-March

Vol. 16 No. 1

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The political fortunes of both Mayor Dianne Feinstein and District 9 Supervisor Lee Dolson appeared to take a swift slide February 6 before 150 Heights residents who were dedicating the Esmeralda Mini-Park at the corner of Esmeralda and Winfield Streets. Park was built by the Northwest Bernal Block Club.

Who's Inside Precita Ave 'Beatles' House?

by Joanne Molloy

Ringo Starr says, "Hello there" as you walk up the steps. You press John Lennon's belt buckle and the "ding-dong" bell alarms the cat in the window. The sight of an entire house covered with pictures of the Beatles stirs your curiosity: Who did this? Who's inside?

The answers are as strange as punk rock and as special as a solid mother-daughter relationship. Mrs. Clarence Weems, who has raised 101 foster children here at 189 Precita Avenue, smiles very proudly as she talks of her 18-year-old daughter Jane, who painted the house last year. "My girl is artistic in every way," she said. "She paints and draws, and she's a drummer in two punk rock bands."

Inside the house, pictures of the Beatles vie for wall space with dozens of photos of the foster children. In one corner hangs the hallmark of punk rock regalia — a black leather

jacket punctuated with studs, chains, and a personal touch: an "I love George" button from the Beatles era.

Mrs. Weems points out the photos as she tells their stories. "Now, Susie, Debbie and Raymond were with me for seven years. They came together as a family. They're grown up now and have kids of their own. Dan, there, he was real bright and got a scholarship to Lick-Wilberdeen School. And Joey got letters in swimming and football all through high school. I still hear from many of them every so often."

Mrs. Weems has been called a model foster-mother. "There are no hard and fast rules on raising kids," she said. "They're all different. Some fit right into the family and others come loaded down with problems. I try to play it by ear with each one."

A teenager appears, wearing Mod 60's clothes and black Beatle high-tops. Jane Weems couldn't have been older than four when the Beatles first hit America. How was it to have 101 foster brothers and sisters? Mrs. Weems answers, "She was thick as thieves with some of them. In fact, they'd even cover for her if she did something that'd get me mad. There was no resentment between any of my children. Mr. Weems and I have walked a tightrope to make sure of that."

"Yeah, Ma, I think you've been real cool," Jane adds.

"And Jane doesn't take advantage. Oh, we have our days . . . like the night there was a riot at that punk rock club — the Mahubay?"

"The Ma-BU-hay, Ma. That was no big thing.



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This "Beatles House" brings out varied reactions from passersby. One young mother sings Beatles hits to her baby as they go by.

INSIDE

TO:

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BERNAL JOURNAL



The *Bernal Journal* is an open forum of the community sponsored by the Bernal Fund. It is dedicated to providing the people of Bernal Heights with neighborhood news, ideas, issues and events. Articles with by-lines express the views of the individual writer.

The next meeting of the *Bernal Journal* is Tuesday March 13, at 8pm at 62 Winfield Street.. Anybody with an idea or interest is invited. Deadline for ads, classifieds, announcements, and articles is March 23.

EDITORS: Steve Chapple and Ann Kyle
STAFF REPORTER: Joanne Molloy

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For information regarding advertising call Ad Manager Joy Ricciardi at 826-2371 or 546-2682. Classifieds 50 cents per line, minimum three lines.

Printing and Typesetting by Network Associates, Inc., San Francisco. (415) 626-9960.

editor's notes

As you may have noticed, things have been popping at the *Journal*. We have increased coverage to more parts of the Hill. We've got some new writers to go with our already fine current ones. We've expanded the ads and we've beefed up distribution, trying to assign people by precincts. New ad revenue and more stories coming in have allowed us to experiment with typesetting this issue. Typesetting costs money but, we hope you agree, it makes for a sharper paper.

Layout nights have become a lot of fun. If you have time, give us a call and drop by. Free Ice-water, Quality Company. We also need a distribution coordinator, mostly to pick up the papers from the printer. If you've been thinking of selling that whatzit in the garage or if you need a new one, send in a Classified Ad. Cheap rates and good results. And finally, if you have an interesting neighbor, or a Hot Car that needs profiling, call us and we'll send out the reporters.

A word about the last issue. We're sorry that we couldn't get everybody's article in until now. We're getting some wonderful material, but we have to run the paper in the black. Last time we didn't have quite enough ads for a 12-page paper although we had almost too many for an 8-pager! We took the safe way out and went for an ad-



packed smaller issue. Please don't let your feelings get hurt. Please keep those great stories, announcements, jokes and letters coming in. We don't have a motto yet but maybe it should be: "All The News That's Fit To Be Crammed." We inadvertently dropped a byline from a story in last issue headlined "Elsie Neighbors Hit The Road." It was by ace reporter Buck Bagot, and like all articles in the *Journal* with by-lines, it represents the author's opinions alone.

LETTERS

Dear Editors:

This is not a criticism, but a comment on last issue's jogging hassle article. Being a new VISTA (volunteers in Service to America) working with Community Boards, I noticed your article didn't include Community Boards as a telephone number to call if anyone should see joggers being bothered. Perhaps that's because *Bernal Journal* readers aren't aware of how effective Community Boards is as an alternative to calling the police for problems on a misdemeanor level. Community Boards is a service you need and deserve. A woman friend of mine stopped running because she got hassled too much. To quote the article: "People have a right to exercise unmolested. And we don't want a rape or sexual harassment on our hill." To stop running is not a solution to the problem. I encourage any jogger to take down a license number and report it to Community Boards Program, 285-4688. We'll attempt to locate the person through Department of Motor Vehicles.

Munira Kadrie,
Moultrie Street

Dear Editor:

"Have you ever thought about taking on an apprentice?" When I get asked this question two or three times a month I reply, "Sure, how's three hundred and fifty a month sound?" They usually reply, "Great, I didn't expect to get paid at first, I don't know that much." "Sorry, but I didn't mean I'd pay you; you pay me." "What!?"

Teaching within a job framework is akin to cheap menial labor. The education is equal to the wages: insufficient. I've found it is impossible to provide customers what they want, in a reasonable amount of time, and teach an apprentice the basic processes necessary to do the work.

Most of the people I want to teach cannot pay for the training, the tools, and pay their own bills at the same time. Women especially find it difficult to get into predominately male vocational schools.

A grant would allow me to teach basic woodworking concepts to the people who otherwise would not be able to afford them. I know how to work with wood but I don't know a damn thing about grants writing. If you can help, please call me at 826-4231. bob grimes

SUPE DU JOUR

Beginning in this issue, District 9's supervisor, Lee Dolson, will answer questions from readers. Deadline for next issue is March 9. Fire away!



The Journal: You were a strong supporter of Charter reform and the selection of a Charter Commission. What changes would you like to see the newly elected Charter Commission recommend, and how would these changes help neighborhoods?

Supervisor Dolson: I was, indeed, a very strong supporter of Charter reform. I was quite gratified that a majority of those who were elected had my public and personal endorsement, including the three Charter Commissioners who did not have the endorsement of any major newspaper. The main hope I have for the Commission is that there will be a two-way educational process and that the strong Mayor-CAO function will be changed to reflect a dissemination of the power base out to the neighborhoods.

The Journal: Many Bernal Neighbors have seen their sewer tax double and triple this year. Why? How will the new waste water plan affect the sewer tax?

Supervisor Dolson: In August, at an open plenary session of the Board, I asked these very questions. The Waste Water Management "Czar" Mr. Sklar, replied that we could have opted for a less costly approach but chose, instead, a system designed for "Cadillac" tastes. In short, we are paying for a much costlier system than we need and much more involved than any governmental standards require.

The net effect has been to double and triple the sewer taxes and, for the ensuing ten year period, the tax will be raised even more! For these reasons, I have consistently voted against any appropriations for this project in order to publicize these concerns, and I am glad to say that there seems to be slow but steadily increasing pressure on other Board members to do likewise.

If you have special problems to bring to the attention of our office, such as questions on sewer charge appeal procedures, we can help. Our office number is 558-2943.



PROP U & YOU

by Phil Johnson

Proposition U, which would have returned all the tax savings under Jarvis-Gann in rental properties to renters and frozen rents for one year, was defeated in the November election.

The proponents of Prop. U argued that the measure was strictly a tax rebate to renters, a tax they paid through their rents. The proponents argued that renters were entitled to the same tax savings as homeowners.

The opponents of Prop. U argued that the measure was rent control. The opponents claimed that it would result in a deteriorating housing stock in San Francisco by removing market incentives to maintain and improve property.

Both sides were correct in their evaluations, the measure being both a tax rebate to renters and rent control. Each side chose to emphasize their own view of the measure to the exclusion of the other.

The proponents of the measure claimed that Prop. U lost solely because the opposition spent 35 times the money that the proponents spend.

This view is overly simplistic and denigrates the sophistication of San Francisco's voters, who turned down several heavily financed candidates for district supervisors for candidates heavy on the shoe leather and light on money in the last municipal election.

The issue is more complex than a simple monetary conclusion. There are a few people in the city that feel renters do not deserve some kind of relief due to the property tax savings from Jarvis-Gann.

Responsible property owners have already passed along the savings in the form of stabilized rents, improvements or rent decreases. All landlords in the city should follow that lead and not read the defeat of Prop. U as license to continue to be irresponsible.

The reasons behind the defeat of Prop. U are part of the problem of the high cost of housing in San Francisco. The statement of purpose at

the beginning of Prop. U underlined this, saying rents in San Francisco were "exorbitantly high". If rents are high, it is due to a market where demand exceeds the supply.

The number of available housing units in San Francisco, both rented and owner occupied, has not substantially increased in the last five years, staying relatively constant at 315,000. This situation arises from downzoning, dedication of open space and resistance to new development, all things that improve the quality of neighborhoods, but also escalate housing costs where there is strong demand for housing as exists in San Francisco.

Prop. U was addressed to one aspect of this problem, high rents, as if they existed in a vacuum from the whole problem. This fact contributed to its defeat, the voters seeing it as a solution that did not deal with the larger problem.

An underlying reason for the measure's defeat is the fact that many properties in San Francisco received no tax reduction from Jarvis-Gann. Any property purchases in the last 24 months, in general, would have been paying higher property taxes under Jarvis-Gann due to inflated prices. The renters in these buildings would have been shut out from any savings from Prop. U in the same way the owners were shut out from Proposition 13.

Thirdly, Prop. U ignored the fact that the new sewer tax had been transferred from the property tax to a direct charge on the water bill, traditionally paid by the owner of any building. The average water bill in a two flat building has in-

creased about \$200 per year, a shift in taxes not represented in the property tax savings from Prop. 13, which would have been passed entirely to renters under Prop. U.

These problems, rather than the amount of money spent against Prop. U, in this view, were more instrumental in its defeat. The voters of San Francisco defeated Prop. U for the same reason the city voted against Prop. 13. Both were unfair and inequitable.

Renters would be better served if the impetus for tax relief were turned towards the state, where the budget surplus lies. Direct tax credits to renters on the state income tax reached the point of legislation before the state legislature adjourned last summer. The tax credit to renters should be substantially increased from its present \$30, which Gov. Brown has stated he will do in 1979.

A sharp reduction in the state sales tax would also be in order. Sales tax is a regressive tax that sits heavier on lower income citizens, who also tend more to be renters.

In any event, any tax rebate should be fair and equitable, even though the State Supreme Court scoffed at the idea of equitable taxes in upholding the constitutionality of Prop. 13. On the other hand, landlords must be responsible in passing along the tax savings from Prop. 13 to renters on a voluntary basis. If not, they will be forced to at the next municipal election through rent control or another version of Prop. U.

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AN INTERVIEW WITH RALPH HAV-A-LIK

Ralph Hav-a-Lik (alias Ralph Gutlohn of Bonview Street) recently sold his ice cream store on Cortland Street. He worked long hours and put a lot of energy into the community, not to mention a lot of ice cream. The Bernal Journal interviewed him on his reasons for selling the store and his perspective of Bernal Heights and Cortland Street. After the interview, he jumped onto one of his space dips and was last seen Halloween night hovering over the Ice Cream Store.

B.J. Why did you sell the store?

Ralph: It was time to go. Always leave a party when it's good.

B.J. Any other reasons?

Ralph: I don't want to complain, but small businesses, they're hard to maintain and make a living in the neighborhoods.

The big corporations have the top line on setting prices. If you're small it's hard to compete. You've got the Health Department, lawyers, municipal licenses, PG&E electricity alone was \$200 a month. How many 25 cent ice cream cones do you have to sell to make that \$200? The store only makes 10 cents a cone.

B.J. Would you go into private business again?

Ralph: Others can do it. It's too confining. It takes a long time to build a business. I didn't want to spend 5 years building one up. Ice cream is exciting, but the money part of it, the business, that's the sour side. I liked scooping and walking to people.

I had quite a few offers before I sold. I wanted to sell it to someone who would care about the neighborhood and sell quality ice cream. A guy who just wanted to make money, an ultra-professional person would never make it here. People are more important than money. A lot of people came in just to talk.

B.J. People say that Cortland will be another upper 24th street in 6 years. What do you think?

Ralph: 24th street is white. Cortland isn't. Developers would have to wait too long, push out poor people. We don't want a new neighborhood character, just good commerce. If twice as many people were twice as committed, there'd be twice the amount of business. Right now,

there's no impulse buying, no foot traffic. The neighborhood only supports a small amount. People don't come here. The streets look terrible, look like nobody cares. No lights, trash cans, trees. And there's no place to go to create change. No organization (and there are a lot, BHA, COMO, Block Clubs) is dealing with Cortland street.

B.J. What do you think is needed?

Ralph: What Cortland Street needs is a resource Center. A place where kids could go to be babysat while their parents shopped, where young people could find out about jobs, wait for a bus, some place that can deal with the immediate problems. Community Board is good, but it's not a street level group.

People are afraid of Cortland, they talk about it being 24th street, but they're just pretending. There's no people walking up and down. No one wants to cop to the fact that it's desolate at night. Bernal Heights has pride in its homes, gardens and families, but it doesn't spill over onto Cortland Street.

We've got a garden up on the hill, maybe we need one on Cortland. Landlords neglect their property.

B.J. How do you see this resource center?

Ralph: Right now there's no place for a small businessman to go. If you need a lawyer, you go to the lawyers. If you need some counsel, where do you go? We all know we could change it. If we were organized we could get trees or whatever. Right now there's something lacking, no center, we're like an octopus.

We function, but we are missing a heart or a brain. A central nervous system, that's what we need! But that's going to mean sacrificing a lot of ego, a lot of political games, and developing a strong sense of common goals, burying the hatchet once and for all.

B.J. All in all, was it a good experience?

Ralph: I like Bernal Heights, it's my home. I bought the store on a whim, carried it on as best I could and I'm proud of it. It's going to continue and I'm glad of that, glad to have created something that will go on.



By Joanne Molloy

The Rev. R. Whiteside, pastor of Good Hope Baptist Church on Nevada Street.

CHURCH LEADERS

by Joanne Molloy,

Good Hope Baptist Church has been located on Nevada Street near the James Lick Freeway since 1957. Its pastor, Rev. Whiteside, chuckles warmly as he says, "We have 200 or so people who call themselves members. But not all of them are ever here at one time."

Of his role as pastor, Rev. Whiteside says, "I think it's the greatest work in the world. Oh, it has its drawbacks and heartaches, but the joy far outweighs that."

Over his desk is a bronze of Christ praying in the Garden of Gethsemane. Nearby is a portrait of Martin Luther King, family pictures, and a large map of Africa. Asked what he felt was the nature of his leadership of such a large congregation, he said, "My main objective is to try to get folks to Christ. But I don't try to legislate Christianity. It's a heart thing and can't be forced."

Pastor Whiteside must also serve as counselor to church members.

"I don't claim to be a specialist," he said. "I will talk it over with the individual or family and if I can't help I will refer them to a specialist."

Pastor Whiteside is active in the powerful Baptist Minister's Conference of San Francisco. The work of this group includes sponsorship of community projects and political advocacy.

"We decide together who we feel is the best candidate, or which side of an issue best serves the interests of the Black community. We don't demand that our congregation vote a certain or particular way. We simply advocate a position."

nice little drummer."

"Please Ma, you'll ruin our image." They giggle.

"No, really, she has a different attitude about being in a punk band. Once she was in a band where the 28-year-old leader wanted to be an overnight success. She wanted Jane to bust her drum head at each performance! How, how could we afford that?!"

Jane's hard-work attitude runs in the family. Mr. Weems, blind since childhood, has always worked full-time, starting as a ditchdigger at \$12 a week. At night he played in country & western bands. Before Mrs. Weems became a full-time foster mother, she worked as a waitress for 30 cents an hour. But Mrs. Weems hopes that Jane will be able to make money at something she enjoys.

"I really appreciate their support," Jane said. "I think I'd go crazy if I had to spend the rest of my life behind a typewriter. I feel like Bosses want you to play a certain role — to push your real self back in the closet. We're trusting Jane to find her own way."



Jane Weems and Mother Mrs. Clarence Weems, Bernal Heights residents, in front of their "Beatle" House.

adds, "Rock bands today have sold out. They do an hour-long ego-number on stage and then slip into their limo and drive away. After we play we slip into the audience and POGO!" Jane bounces up and down in the classic punk rock dance.

"I think The Maggots are a nice group of kids," Mrs. Weems said. "And Jane's just a

'Beatles' House

(Continued from Page 1)

Besides, the punks didn't start it. It was a bunch of stoned-out longhairs, Led Zeppelin types!" Jane gets up to mimic the toughs. "Why can't they just let us play and have fun?"

Mother and daughter began to debate the good and bad aspects of punk rock music and the culture that surrounds it. "Now, for instance, Jane, when we saw the Sex Pistols on TV. They emanated hate and got it back from the audience."

"That's not what our band is about," Jane said. She plays drums for The Living Daylights and for The Maggots, whose members are all under 18. "We're dedicated to the proposition that everyone should have fun, and get rid of their anxieties. We want to wake them from their Disco stupor."

The Beatles have been a lifelong influence on Jane — their "Twist and Shout" exuberance being part of what Rock 'N' Roll is about. Jane

THE YELLOW SUN

by Jennifer Bullard

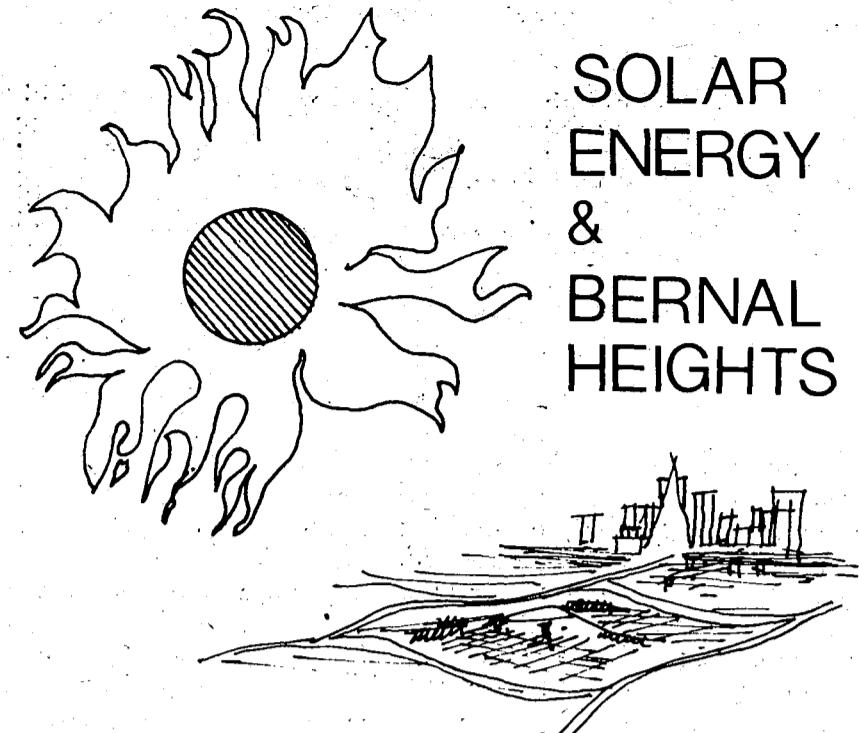
All of San Francisco, because of its temperate climate, has a good opportunity to convert to solar energy. The eastern part of the city, which is protected from much of the fog by the central range of north-south hills, is particularly well-suited to utilize solar energy. Thus Bernal Heights is well situated to become the first large-scale model solar community in the United States.

What this would mean to the residents of Bernal Heights would be an opportunity to make their homes energy-efficient, and to install solar systems for water heating and partial or total space heating. It would also mean the creation of jobs in the community to undertake the adaptation of existing homes to solar energy and to participate in the new construction of homes with energy-conscious design features.

And solar energy would bring a reduction in air pollution and in industrial waste products which have harmful environmental effects.

There are a great many ways to conserve energy in a typical house without the addition of large structures or solar collectors. Energy-conserving design elements which can be adapted to existing dwellings are (1) double-pane (insulated) glass, (2) R-19 to R-30 insulation in ceilings, (3) R-11 to R-19 insulation in walls, (4) insulating window shutters to prevent night heat loss through windows, (5) interlocking door weather stripping and (6) wood burning radiant metal fireplaces. One or more of these can save 20-40% of the heating cost of a Bernal Heights home.

OVER BERNAL



I am currently involved in making a study of what changes would be necessary in Bernal Heights to make it a self-sufficient solar community. In addition to the above ways of stopping heat loss, there are structural changes which can be applied to allow existing homes to capture and utilize solar energy. One of these is the addition of solariums or greenhouses. Large areas of glass which face south (southern exposure is optimum for the collection of sunlight) are a relatively inexpensive means of collecting solar energy. In some cases a home in Bernal Heights could be almost totally heated by this means alone, with all the pleasing side-effects of a greenhouse addition.

Thermal masses, such as water tanks or rock piles, can be used to store heat for periods when solar radiation is not readily available. These

masses are heated during periods of high solar radiation and will then store this heat in their mass for long periods.

Landscaping techniques can also be applied effectively in energy conservation and admittance of solar radiation. For example, deciduous trees, which lose their leaves in the fall, can provide summer shading but will not obstruct winter sun.

Solar energy as an important alternative to fossil fuels has been recognized by the government. In order to make it economically possible to convert Bernal Heights to a solar community, which could serve as a model to the rest of the country, I am applying for funding from the Department of Energy and the California Energy Commission.

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YEAR LONG BATTLE NEARS END

by R. J. Dutra, Holladay Ave.

A victory for the east slope Mullen-Holladay Group is slowly emerging from their year long battle against unplanned and haphazard development on this isolated section of Bernal Heights.

Construction plans for an unimproved section of Mullen Avenue sparked a controversy. Upgrading fire protection, street and access improvements, and design and bulk were some of the original concerns.

Fire Chief Andy Casper responded to these concerns by prohibiting construction on Mullen until installation of an adequate water main and fire hydrant. The Group is dissatisfied. They want no construction until the street is fully improved. They are waiting for the Supervisors to appropriate the funds so that Public Works can put the job out to bid.

Richard Alvarez, the would-be developer, gave \$7,500 to the Water Dept. towards installing a main in the hopes of speeding up his construction plans, but he still refuses to offer any design modifications or personal accommodations to appease adjacent property owners' complaints.

Barking Dog

by the Bernal Heights Community Board



(Editors Note: Future issues of the Bernal Journal will carry stories of community board hearings and all names are changed to respect people's privacy.)

Mr. Lopez believed that he had never heard a dog bark so long or so loud. Working in the yard, opening the back door or making any noise in or outside the house would start the neighbor's dog barking. Angry, he had spoken to the dog's owners, the Jones family. However, it was the first time they had spoken and no solution came of it. He tried hosing the dog with water when he barked, then tried an ammonia solution. Finally he called Community Boards.

At the hearing Mr. Lopez explained his growing frustration with the problem. Mrs. Jones explained that she and her husband worked different hours and she wanted a dog for protection. Their dog Lucky was young and they were afraid to leave him alone in the house with their new born baby. Furthermore the Jones' believed they almost always brought the dog in when he barked.

Both neighbors were angry: Mr. Lopez at the dog, and the Jones family at Mr. Lopez because they felt the complaint was unfair and that he had no business spraying their dog.

The panel helped both parties focus on how the problem had gotten out of hand due to poor communication. The discussion showed that Mr. Lopez was no dog hater. He owned a dog and once one of his dogs had been poisoned. He didn't want the dog to be hurt. That's why he had called Community Boards.

With a greater understanding between neighbors an agreement was worked out which everyone agreed to try. Mr. Lopez agreed to try to get to know Lucky better so the dog would be more familiar with him and less likely to bark. The Joneses agreed to try to keep Lucky quiet around Mr. Lopez' nap time in the afternoon. Both neighbors exchanged phone numbers for the first time and agreed to communicate any problems. They hoped that the dog would quiet down some as he grew older. However, if the problem persisted for a year, they agreed to discuss the possibility of sharing the cost of a fence.

Mullen-Holladay has extended its opposition to construction on other sub-standard and dangerous street sections. The Fire Department is being requested to review new construction for safety and access factors. Legislation has been drawn up to make this review mandatory.

This legislation is one part of a neighborhood initiated improvement plan which will be ready this Spring for presentation to the community and Planning Commission. The plan will offer development guidelines; specific recommendations on urban design, open space proposals, and upgraded municipal services.

From this a broadly based neighborhood building review board can be brought together. It would be charged with notifying residents of new construction, implementing the improvement plan guidelines, and mediating development disputes locally.

Mullen-Holladay is a neighborhood of only a hundred or so households, but for the last year it has spoken out in its own behalf in a voice heard from Bernal to City Hall. Truly a mouse that roared, they have earned respect for their motto, "Don't Tread On Me!"

LOS LATINOS UNA MAYORÍA SILENCIOSA

? VOLUNTARIO ?

De acuerdo al senso de 1970, los Latinos corresponden al 40% de la población total residente en Bernal Heights. Siendo este grupo el más alto dentro de este sector de la ciudad, no cuentan con una representación adecuada en las diferentes organizaciones comunitarias que funcionan en el vecindario.

Existen organizaciones Latinas asociadas con las iglesias católicas de San Kevin y San Antonio, pero pocas veces estas organizaciones intercambian información o entran en contacto con otros grupos.

Esta falta de comunicación se debe principalmente en que un gran número de personas de habla española tienen dificultades con el idioma inglés; y también la falta de información y publicaciones bilingües.

Los terrenos donde hoy día se encuentra Bernal Heights fueron dados a Don José Cornelio Bernal en 1839 como parte del Rancho Rincón de las Salinas y Potrero Viejo.

PLAY
Merry-go-round-faster
and faster
Etchings become a blur.
Rythmn lost its beat
Reindeer's nose went
dim.
Yesterday the planet
glowed
Cortland Corners paces
the sleigh
Hardwood fits in every
groove
Rita's relaxed routine
Infatuates all.
Spicy delicacies dress
the plate
Taveran philosophy
Joe presides.
Mirror reflects man
Art adorns the tree
Sleigh Chimes ring
**Rose C. Barker,
Bronte Street**

RECYCLING

Supes Give OK

by Christine Hansel and Ann Kyle Nolan

Corks popped and champagne bubbled as members of the WEBBEV Block Club Recycling Committee began to collect empty California wine bottles for the new Recycling Center — soon to open at the Farmer's market on Alemany.

The Board of Supervisors have approved the project, bringing to a close three years of organizing by the block club.

Money and materials for the center come from the 1976 neighborhood Bicentennial Awards. Labor has been and will continue to be all volunteer. The center will be open Saturdays 9am-2pm and will collect newspapers, glass, tin, aluminum, corrugated cardboard, computer cards and print outs, as well as California wine bottles.

All money from resale of these materials will go to community and environmental projects.

Some materials cannot be bought with grant money and the recycling committee is asking the community if they can donate any of the following: rear axles off dismantled vehicles (4) (to be used as glass and metal crushers); shop brooms (3); eye goggles (3); canvas gloves; large scoop shovels (2); large metal dust pans (3); folding chairs (4); card tables (2).

Volunteers or anyone wishing to give money may call Linda Walsh at 387-7454 or Ruth Nomura at 648-6646.

En las últimas décadas, Bernal Heights ha atraidido personas de los diferentes países de Centro América. Actualmente familias Blancas, Filipinas y Asiáticas han superado el número de familias Latinas que han llegado a vivir en Bernal Heights.

El lograr un mejor intercambio de ideas y información entre los diferentes grupos raciales residentes en Bernal Heights va en beneficio de nuestra comunidad.

Es por esta razón que el periódico "Bernal Jornal" quisiera encontrar una persona quien voluntariamente quisiera prestarnos sus servicios y ayuda en la traducción de reportes y información en Español.

Cualquier persona que quiera colaborar y prestar este gran servicio a la comunidad puede llamar al periódico "Bernal Jornal", Teléfonos 824-2398 o 648-2809.



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ST. KEVIN'S
PARISH HALL

WILSWORTH OFF CORTLAND

EVERY WEDNESDAY
DOORS OPEN 6 P.M.
REGULAR GAME STARTS 8 P.M.

14 - \$100 GAMES

2 - \$250 JACKPOTS GUARANTEED

FREE GAME

2 - EARLY BIRDS - $\frac{1}{2}$ POT

1st GAME - 7:40 SHARP

2nd GAME - FOLLOWS INTERMISSION

NO CHILDREN PLEASE -----

NEIGHBORS ALERTED

by Buck Bagot

The NWBBC conducted a door-to-door canvass of most of the Northwest corner of Bernal Heights on the 3rd and 4th of February. The canvass aimed to accomplish three purposes:

1) to alert neighbors to the dangerous possibility of an unsafe street plan, proposed by speculative developers, being approved by the city; and

2) to inform neighbors of block club activities, especially concerning community development and building mini parks; and

3) to get neighbors' comments and input on present Block Club activities, and suggestions for additional endeavors.

Neighbors will be turning out in the next month for a series of crucial meetings at City Hall concerning a street improvement plan for the 100 block of Elsie Street, and the survival of the Elsie Street plan.

NW BBC News

The NWBBC has undertaken a membership drive in the organizing area, bounded by Bonview Mission, Coso and Cortland. Neighbors will be asked to contribute on a monthly basis, \$2 per individual or \$5 per household. Members will receive a membership card. The block club will be using the dues to pay organizational expenses like telephone, paper and mimeographing.

All neighbors, whether paying dues or not, will continue to be welcome and allowed to vote at all NWBBC meetings.

The NWBBC now has an office at 149 Prospect Street. The telephone number remains the same, 826-3959. The block club will be beginning a regular monthly newsletter, as well as regular general meetings on the first Monday of each month. Emergency gatherings and committee meetings will be announced by phone-tree and leaflets. Current committees are community development, neighborhood, building review board, and open space and mini parks.

SENATOR CRANSTON VISITS COMO:

HEARS VISTA PROJECTS

by Kate Esposito

On December 21, Senator Allen Cranston visited COMO (Communities of the outer Mission Organization) in Bernal Heights at 601 Tompkins to acquire a better understanding of VISTA workers' problems in community organizing. The ten volunteers assigned to the project, staff director Bob Carnal, and approximately twenty-five community leaders were on hand to greet him. Staff members related details of their organizing projects to the Senator and staff spokesman Bob Williams voiced particular problems. The Senator

responded favorably to the project's direction; however, it was a consensus among community leaders and VISTA workers that the scarcity of funds was a major stumbling block in organizing efforts. Lupe Castillo from the Bertita Street Block Club voiced the community sentiment by praising COMO's work and the ongoing need for their presence in the community.

The Senator could not help but agree, but he stressed that with the fiscal limitations Congress faces in the coming year, VISTA projects should not realistically expect any increased subsidies.

BHA

LIFE MEMBERSHIP

Everyone who has served in any capacity either in BHA or the Bernal Journal will be given a life membership. Since I am not too long associated with the BHA I could use some help as to who has served and in what capacity. If you have information, please call me, Lill Kruse, at 282-4598.

We are putting our membership form in the paper again, and you can tell where your dues are by checking the date on your label. The date is when your subscription ended.



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17 DE MARZO

BAILE

por María Basurto de Wool St.

El Grupo Latino de la Iglesia St. Kevin's se complace en invitar a la comunidad de Loma de Bernal al Baile Pro Fiesta de Mayo, sábado, el 17 de marzo de 8pm a 1am. Amenizado por la Orquesta "Nuevo Ambiente." Asista, diviértase y conviva con los demás de momentos agradables.



ST. KEVIN'S ASSISTS DISABLED

by Father Patrick Lewis

People are imprisoned in our city. Innocent of any crime, yet they are not permitted to freely walk the streets, meet their friends, eat out, go to a show, hold a job. Their world is circumscribed by four walls and by what little view they may have from a window.

The physically handicapped would appear to be very visable these days, yet in a city that has 26,000 amputees and orthopedically disabled people, the evidence shows that many are locked into their homes by barriers not of their own making, barriers of attitude and architecture and lack of transportation.

St. Kevin's is initiating a program to the physically disabled in the Bernal Heights area: the opportunity of getting out of their homes, meeting other people, becoming part of the community. A parish support group will seek out the disabled in the area going door to door, and offer them transportation assistance for regular social gatherings.

A beginning made recently by putting people and resources together to convert a basement into a ground floor unit for a young student, who, up until then had to be carried up a flight of stairs every time he returned home. The new facilities give him the freedom of entering and leaving when he wills and the independence of entertaining his friends in his own place.

But before the physically handicapped can be supported — they need to be located. Anyone knowing of disabled people in the neighborhood, please call St. Kevin's at 648-5751.

Starting February 12, the Mission YMCA at 4080 Mission will be starting adult special interest classes in the evening. The classes will include calligraphy, modern-jazz dance, law for daily living, drawing, yoga, disco. A camping and cooking class will involve both the parent and child.



by Sandi Scull



MASKED BANDIT APPREHENDED

This racoon was caught underneath 217 Virginia Avenue the night of January third. Neighbors, hearing the unmistakable sounds of breaking and entering, notified the police. The culprit escaped — only to be captured later by the fearless hunters, Sandy Scull and Jabbar Williams. Change of venue — Marin County. (to change lightbulbs?)

SENIORS' LUNCHEON

by Kate Lambert

It was agreed by all involved that the Seniors' Luncheon held by the Bernal Heights Seniors Steering Committee was successful both as a social activity and as an information gathering session. The luncheon, held Tuesday, Jan. 16, at St. Kevin's, was attended by approximately 100 people. The day's activities opened with bingo, and were followed by a luncheon and small group discussions.

As well as exchanging ideas and general information about their needs as Senior Citizens and residents of Bernal Heights, the participants completed questionnaires designed to assess the prior-

ity of these needs. The area of most concern was health care. It was felt that certain health care needs (blood pressure screening, glaucoma screening, basic gynecological care) were not being met. This was followed closely by a desire for transportation for medical visits and shopping.

The Steering Committee (a coalition of senior's groups, community organizations, and concerned Bernal Heights residents) will be holding its next meeting February 14, 1:30 p.m. at the EOC office. New participants interested in helping plan the committees' next steps are especially welcome at this time.

For more information, please contact Kate Lambert (COMO) 648-5605 or Mary Luu (EOC) 285-5915.

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Hilltop Clean-up

by Barbara M. Pitschel

It's hard to believe that December marked the fifth anniversary of that wonderful Bernal Institution, the hill cleanup. Although the reality has come to differ considerably from the original concept, I feel that it has been accomplishing its purpose.

My original idea back in 1973 was idealism itself. Many people from all around the hill would meet once and remove all litter from the hill. Then each person would agree to take individual responsibility for maintaining the cleanliness of a specific area — perhaps half an acre — on a weekly basis. The teamwork of fifty or a hundred people would magically maintain a clean hill.

The reality is less grandiose, and considerably less organized. On the third Sunday of each at 1:00pm, (frequently closer to 1:30) we drag our bodies, our sign, and our case of plastic bags

LATE COPY/LATE COPY/LATE COPY

BHA President's Corner

by Rex Coulter

Another interesting and wellattended meeting of the Bernal Heights Assoc. was held on Jan. 9, in the new community meeting room at the Bernal library.

First speaker was Mr. Foo Wong of Postmaster Lee's office who spoke on post office related problems. Next was Supervisor Lee Dolson, whose informative talk was well received and highly appreciated by those in atten... We wish to thank both of these gentlemen for giving so generously of their time.

In addition to some general items of business, two representatives of the Synanon group made a brief presentation. So it was an informative as well as entertaining evening. If you missed it, we hope you'll try to make our next meeting at the library (500 Cortland) March 7, 7:30. Call Rex, 648-5783 to add agenda items. A \$2 membership in the BHA also gets you a Journal sub. Happy Valentine's Day!

BHA Members

YES I WANT TO JOIN THE B.H.A.
I pledge to try to better my neighborhood
in any way I can. Here is my \$2
 \$_____ or Work/Barter Pledge
in place of money.

Send to:
Jerry Schwartz
77 Peralta Ave
SF, CA 94110

NAME _____
ADDRESS _____
PHONE _____

SPECIAL INTEREST?

to the chain at the foot of the phone company road.

There are usually five or six regulars, and sometimes the group numbers ten or fifteen. There is no plan. Each person takes bags and cleans areas of his or her choice. Where and how long vary considerably. Some people are especially offended by litter along the hilltop trails; others are bothered by trash dumped below the road. Sometimes we feel tired and only clean for half an hour; at other times we get more compulsive and work harder.

The real reason that the institution has endured these five years is probably the post-hill-clean-up gathering. We eat bread and cheese, drink beer and wine, and talk. Over the years we have colored Easter eggs, carved jack-o-lanterns, made Christmas ornaments, and bottled homebrew at these festivities. (In fact, we even have a couple of regulars from other neighborhoods who help clean the hill because they enjoy the parties!)

We have often been told that the city should pay people to keep the hill clean, but I am wary of that approach. Neighbors who clean the hill love their park and treat it with respect. I am afraid that paid city workers would go at it with rake and shovel, with little awareness of, or concern for, the delicate plant and animal life.

We hope that more of you will join us during the next five years! If you have questions about future clean-ups, call me at 282-5066.

Open Space

Better maintenance for the top of the hill, continuing to implement the 1968 radiating step-walk design; and a request for greater community-City cooperation were the main themes of the 1979 Bernal Heights Open Space Acquisition and Renovation Proposal.

Long discussions concerning several open space proposals preceded the final, hill-wide proposal which was submitted to the city of San Francisco by a task force of open space enthusiasts.

Almost everyone agrees Bernal Heights Peak should be preserved in a "natural state", the question is: how best to restore it to the natural grasslands it was when only Indians were here.

The task force agreed to seek the advice of outside experts.

It was also decided that while spot burning is sometimes beneficial to the environment, it destroys too many evergreens and other plants.

In 1968, the S.F. Planning Department recommended the establishment of locally planted, City maintained step-walks radiating down from the peak of the hill along the unpaveable street right-of-ways.

None of these proposed stepwalks is complete, lot acquisition to preserve existing east slope footpaths, and the clearing of impassable step-walks.

A study to determine better traffic circulation and greater utilization of the Farmers' Market facilities was also recommended.

For more information on the 1979 Open Space Proposal or to get a copy please call the Community Design Center at 863-3718.

CHARADES AT CORTLAND CORNERS

Game . . . One Word. Two Syllables, First Syllable: Dance? Dancing . . . Tango . . . Rumba . . . Oh! Cha cha cha. Cha!

Second Syllable. Sounds like . . . knife . . . sword . . . blade! Cha-blades? huh?

Oh! Charades! Monday nights 8-10pm Cortland Corners. Everybody welcome.

Nanny Goat Gallery

by B. Kosman

If you turn the corner at Precita and Folsom and walk up the hill a ways, you will find the tiny Nanny Goat Hill Gallery. Currently showing are the paintings of Stephen Sarocky. Sarocky's work can be described as alternately naive and child-like, cynical or slightly eerie. The colors are lush and exciting.

The gallery is a co-op and is staffed by member artists. On duty was artist Richard Herman, who was friendly and eager to answer any questions and discuss the artwork and gallery. The next show scheduled will be environmental works by Terrence Wicklund. The gallery is open Friday afternoons and weekends. Check the window for the schedule.

CLASSIFIEDS

Local writer seeks informal interviews with pesticide, petrochemical, or chemical plant workers for book. Call Steve at 648-2809 if you can help.

Congenial Bernal Heights community activists looking for (1) studio apt. and (1) 2-3 BR apt. or hse. Call Buck 648-2809.

Searching for a darkroom to share or place to set up a darkroom (live-in) under \$100. Liesl 641-0489.

Help support black prison movement and campaign against death penalty. We're an organization that holds many garage sales. We will pick up used items. Please call Rich 826-4375 (days), 821-4345 (evening). African National Prison Organ. Solidarity Comm.

SENIOR MARDI GRAS DAY — Feb. 27 — 11:00 to 2:00 — St. Kevin's Ellsworth Hall — All Seniors Welcome — Look for Posters.

JOKE OF THE BI-MONTH

Q: What do you get when you cross a cocker spaniel, a poodle, and a rooster?

A: A cocker poodledoo.

STREETS OF BERNAL HEIGHTS PUZZLE

D	A	V	E	N	E	D	G	O	G	D	E
A	M	N	U	O	J	A	R	B	O	E	U
V	A	Y	D	R	T	A	D	A	V	E	N
K	B	B	M	E	L	L	E	R	T	P	O
R	A	G	S	U	R	R	E	Y	O	O	C
A	L	U	N	D	Y	S	N	W	M	W	O
P	A	R	K	N	E	O	O	I	P	H	R
Y	O	I	R	O	I	O	R	N	K	A	T
L	I	A	O	E	S	C	W	F	I	T	L
L	U	F	Y	A	L	O	I	I	N	T	A
O	T	N	E	S	E	R	C	E	S	A	N
H	I	G	H	H	I	G	H	L	A	N	D
H	A	I	N	E	G	U	E	D	A	V	E

Find the listed words in the diagram. They run all directions — forward, backward, down, up, diagonally. (Look for 3 guys named Dave, a street in Glen Park and a street in Noe.)

Cortland	Eugenia	Elsie
Highland	Winfield	York
Coso	Nevada	Fair
Crescent	Ogden	Lundy's
Powhattan	Gates	Anderson
Hollypark	Alabama	Ellert
Jarboe	Tompkins	Norwich

BEEP! BEEP! ROADRUNNERS ON THE COURTS

by Joanne Molloy

It's a whole new ball game for Women's sports — and Bernal Heights resident Rudy Thompson is right in there getting it rolling. Thompson coaches the Roadrunners, an 18-woman basketball team in the Rec & Parks League. After coaching men's teams for years, the COMO staff member decided to switch. "I used to discriminate against women — but one day my friends and I challenged a team of women in the gym — and they beat us! I figured if they were that good I wanted to coach them."

The Roadrunners have been playing for over a year and have been high scorers in the league. "Our player Ginnie Morgan is capable of playing pro ball now. It's too bad that San Francisco doesn't have a pro women's team," Thompson said, "Some teams have only three good players — we've got 18."

Thompson brings years of know-how to his coaching. He's from New York, a basketball town, where a system of scouts exists to choose the stand-out players from each high school and neighborhood. Thompson was once picked to play in a tournament with the young Lloyd Free. San Francisco has no such set-up, but there are still opportunities for women players. Thompson hopes to bring the Roadrunners to the State Tournament in Redding, and possibly the Nationals in Kansas City. "More teams have got to get together in San Francisco. It's not fair that women only get to play five or six games a season."

Can anyone play? "We have players of all sizes and levels of experience. Right now they range in age from 18-36. Ginnie Morgan can

practically leap out of the gym. And Big Sue — or the *Elevator* — is over 6 feet tall. Kathy Knuke is going to be the League's high scorer. She's a banger — someone who's perfected a jumpshot equal to any man's."

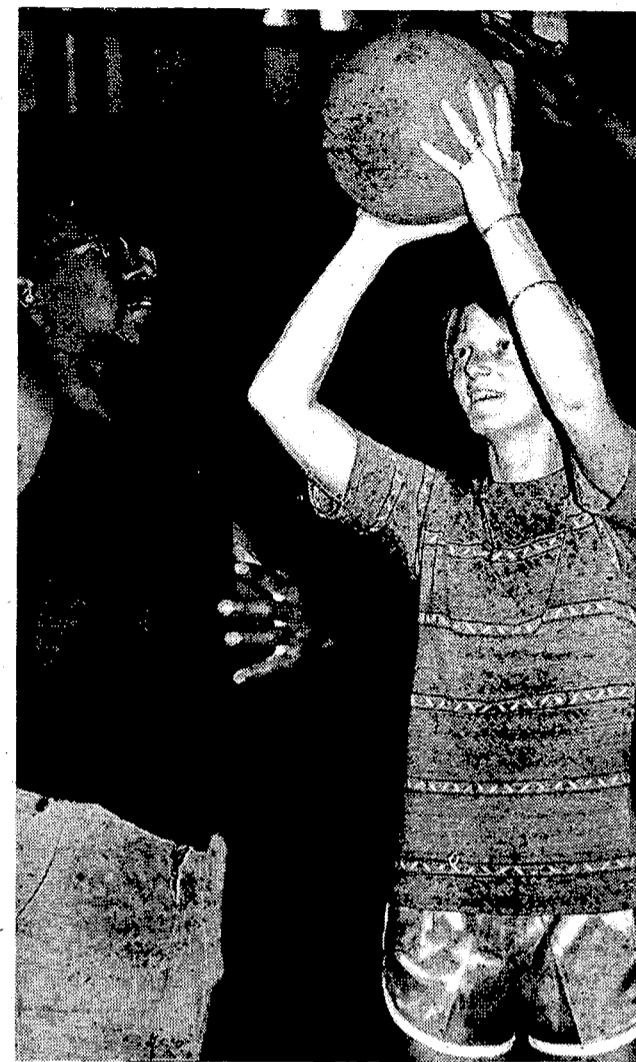
Thompson would encourage any woman to play basketball. "It shows that women are men's equals when they play sports. Some women are even better than some of the men, and they shouldn't be held back. But it takes time to build up confidence — and good coaching can help."

The support of fans also boosts a team's confidence. Check out the red-and-white Roadrunners at the Upper Noe Gym (30th and Day).



by Joanne Molloy

Roadrunner Heather Harrison goes for the jump over coach Rudolph ("Rudy T") Thompson, (right). Ms. Jennie Morgan palms the B-Ball, (above).



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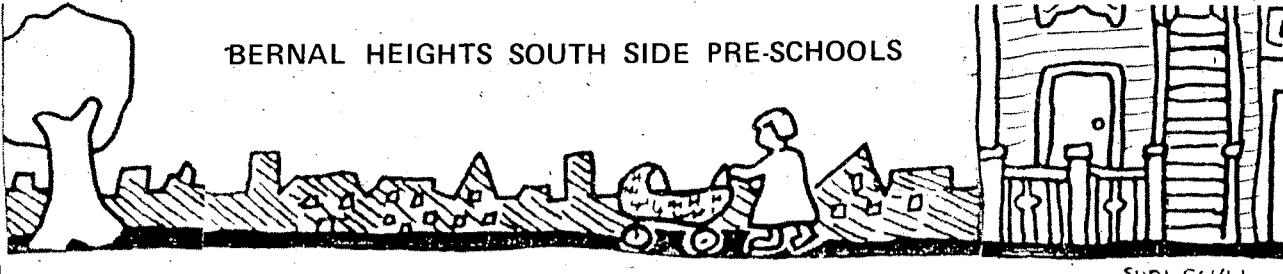
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BERNAL HEIGHTS SOUTH SIDE PRE-SCHOOLS



SUDI SCULL

by Maria Basurto, Wool Street

1. Mission Head Start
513 Cortland Ave. Phone 648-2277
Director: Helen
Ages: 3 to 5 year old
Time: Morning & afternoon sessions
Days: Monday to Friday
9:00 to 12:00 or 12:30 to 3:30
Parent Participation: Work in class or workshops.
Tuition: AFDC eligibility allowed 16% over.
2. Bernal Heights State Pre-school
Director: Stephanie Borruso
500 Cortland Ave. Phone 285-6215
Teacher: Elizabeth Martinez
Ages: 3 to 5 year old
Time: 9:00 to 12:00
Days: Tuesday to Friday
Parent Participation: Two monthly meetings 9:00 to 10:30

3. Tuition: AFDC eligibility
Little Peoples Co-op (private day care)
307 Cortland Ave. Phone 648-5156
Ages: 18 months to 2 years
Time: All day
2 days
Parent participation: Cooperative parents must work, possible pay
Tuition: \$5.00 a month
4. St. Kevin's Co-op pre-school (private)
704 Cortland Ave. Phone 648-5751
Director: Sr. Janet
Ages: 3 to 5 year old
Time: 9:00 to 12:00
Days: Monday-Tuesday-Wednesday
Parent Participation: Parent meetings once a month
Tuition: Free - full time work
\$10.00 - parents work 1 day weekly
\$20.00 - no work

Bernal Childcare Directory . . . Need a baby sitter? Want to babysit; do day care in your home; meet with other new mothers, new fathers, new aunts-in-law? Just get 4 Johnny Jump-ups and don't have any diapers? Want to trade? Well, seems like we could use a Bernal Childcare Directory. Call Penny at 824-0441 or write Bernal Childcare Directory, 149 Prospect Street, San Francisco, CA 94110.

LOVE, BABIES, AND BERNAL HEIGHTS: Wednesday, February 21, at 7:15pm. A Poetry reading By Ann Kyle Nolan. A reception will follow at Cortland Corners Coffee House.

Free. Bernal Branch Library,
500 Cortland Avenue

ANNOUNCEMENTS

We need Cartoonists and Photographers. Make the big time in the BERNAL JOURNAL.

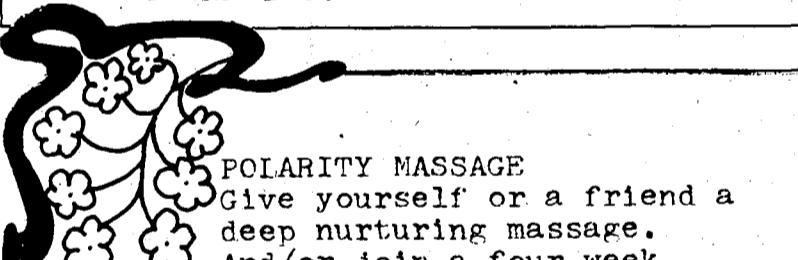
Crossroads Community (the farm) Program: Feb. 23 - film "Living the Good Life," "Nature has an Answer," with Francis Baron in person; March 2 - film "Be with us Now"; slide show "The Covelo Garden." Call 826-4290 for info.

Community Youth Involvement orientation meeting Wed. March 7, 7:30pm at 434 Cortland. Precita Program Board recruiting new members. Call Carole at 285-7833.

Bernal Library

BIRTHING IN THE SEVENTIES: Wednesday, Feb. 14, at 7:15pm. Second in a two-part series by Margaret Bean of Elsie Street, a Certified Nurse Midwife.

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Carroll House

by Seth Katzman

Carroll House, the residential program for seniors with psychiatric problems, plans to open its first house at 73 Anderson Street on March 1st. The program, whose first location is named after the late Bernal Height's community organizer Dan Carroll, will serve as an alternative for elderly people who would otherwise be hospitalized or placed in nursing homes. The program will work to return its residents to living in the community at the highest level of functioning possible.

Progress Foundation, the non-profit agency which operates the program, has hired counseling staff for Carroll House, and plans to begin its inservice training program soon. Positions yet unfilled, for which there are immediate openings are a half-or quarter-time psychiatrist, a half-time nurse, and a half-time maintenance person.

Additional counseling staff will be needed for the program's second house in the Mission District, which will open about May 1. Resumes are being accepted and interviews will begin in April. Applicants for counseling positions should have experience working with people in a helping relationship, whether in mental health agencies, social service, community groups, or working with the aged. Members of minority groups, elderly persons, and residents of the Southeast and Mission Districts are urged to apply. Applicants who speak Spanish or Tagalog are needed.

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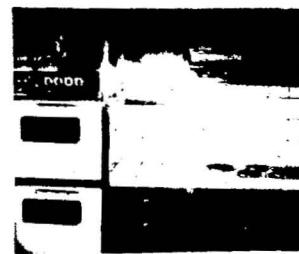
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600 EUGENIA STREET

\$ 139,950.00

At last, that pleasant change of pace in Bernal Heights, San Francisco's highly sought after address, for those who want a good neighborhood with a warm, sunny climate. 600 Eugenia offers you everything you said you'd like to have when you bought your next home. The designer, Blissful Painting, has done it all for you. The location is the very crown of Bernal Heights and commands from your dining room a superb view of Twin Peaks and those light shows that happen now and then. The exterior greets you with more than wood and glass...the lines of the super graphic say that the construction is new, in fact, "Star Wars" new. Notice the lines of the super graphic at the entrance. And the interior only waits to complement the exterior shell...once again with lines and color, in both the master bedroom and the living room.

You've worked hard and deserve the following amenities you're buying: dishwasher, garbage disposal, double ovens, built-in electric elements, central heating, intercom-to-door security, music piped to all major rooms, laundry room, custom "cookie-brown" interior painting, "Mercedes"-colored brown carpeting, a working fireplace, a side yard, a two-car garage and instead of that extra room, there's room for choice: CHOOSE A FULL PRICE AND YOU MAY CHOOSE: a new washer and dryer, a new refrigerator, a gadget of your fantasy (\$250.00 limit), and a genie garage door opener. Or, choose to offer less and delete the preceding "goodies".

The Living Spaces by the approximate square foot

Living Room	12.91 X 15.83 feet	165.63 sq.ft.
Kitchen	11.33 X 13.08 feet	148.19 sq.ft.
Dining Room	13.91 X 11.08 feet	154.12 sq.ft.
Hall, upstairs	14.00 X 4.10 feet	57.40 sq.ft.
Main Level Bath	8.37 X 5.79 feet	48.46 sq.ft.
Master Bedroom #1	14.33 X 12.58 feet	180.27 sq.ft.
Dressing Room	7.66 X 5.91 feet	45.27 sq.ft.
Guest Bedroom #2	11.37 X 14.41 feet	163.84 sq.ft.
Closet	5.91 X 3.83 feet	22.63 sq.ft.
Foyer	8.91 X 10.25 feet	91.32 sq.ft.
Guest Bedroom #3	12.79 X 17.16 feet	219.47 sq.ft.
Closet Included in measurements.		
Guest Bedroom #4	13.33 X 10.95 feet	145.96 sq.ft.
Closet Included in measurements.		
Laundry Room	12.83 X 4.25 feet	54.52 sq.ft.
Bathroom, Lower	9.08 X 4.95 feet	44.94 sq.ft.
Total Living Space by the circa square foot		1,542.02 sq.ft.
*Garage measurements not included.		

The Cash Cost

Bank Payment	\$ 1,045.12
Estimated Taxes	116.62
Estimated Insurance	20.00
TOTAL MONTHLY	\$ 1,181.74

The After-Tax Cost

Total Cash Cost Monthly	\$ 1,181.74
LESS:	
Interest Write-off	282.18
Tax Write-off	34.98
Possible Rental of 2 lower rooms	250.00
NET MONTHLY	\$ 614.58

***Assume 10.75% interest, 30 year loan, average taxpayer bracket of 30%, 20% down payment, and possible rental of lower level to family member.

THE PROSPECTIVE BUYER SHOULD CAREFULLY VERIFY EACH ITEM OF INCOME, EXPENSE, AND ALL OTHER INFORMATION CONTAINED HEREIN.

165 O'FARRELL ST. 421 9530
SAN FRANCISCO 94102
DOWNTOWN

819 ULLOA ST. 731 1003
SAN FRANCISCO 94127
BY. FRANCIS WOOD

399 CORTLAND AVE. 647 2255
SAN FRANCISCO 94110
BERNAL HEIGHTS

MICHAEL D SARGENT REAL ESTATE BROKER

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In addition, we provide you with computerized information about the other homes selling in your neighborhood. And unlike other brokers who "dabble" in the sale of real property or work at it "part-time", SARGENT & CO. employs only fully-committed professionals, all of whom are Realtor Associates. What's more, SARGENT & CO. is chaired by a graduate of the Harvard Business School with more than \$12,000,000.00 in sales charted for the year 1978.

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Bernal Heights, call 647-2255

St. Francis Woods, call 731-1003

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**165 O'FARRELL ST. 421 9530
SAN FRANCISCO · 94102**

**6% INTEREST IN 1979
1165 WASHINGTON STREET**

R-3 ZONING

\$350,000.

Opportunity is simply the name you choose to name this address: call it your spacious 5-bedroom townhouse or the multiple unit building (zoning R-3) you could design from its 2,898 square feet (approximate measurements of living space exclusive of garage).

The structure itself is expansive enough to house royalty and a staff, too, yet modern and requiring low maintenance. The home was built in 1955 of redwood and brick. With two balconies, each with a view, three foyers, a Roman tub, a family room, wet bar, and fruit-tree garden, this home is certainly for the discriminating YOU. Move up to Nob Hill today.

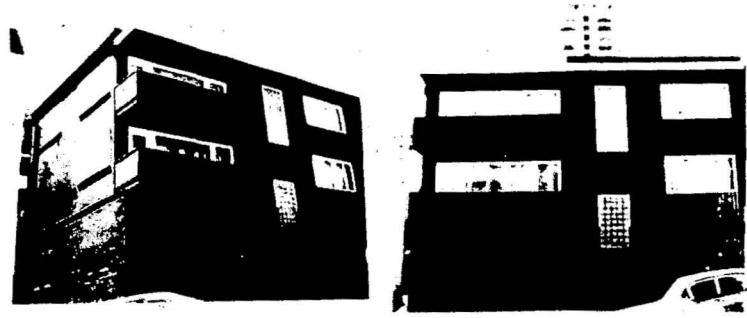
And, as for features: would you like town quarry-tiled entries, a breakfast booth, a patio, a potting area, a genie-operated, 2-car garage, and ten closets? And, secrets, too... Call Sargent and Company Realtors today for your personal and discreet tour of 1165 Washington Street.

FOR APPOINTMENT CALL BOB OR LINDA.

The Cash Cost

1st T.D. Payment	\$ 1,678.74	Total Mo. Cost	\$ 2,020.41
Taxes, estimated	291.67	LESS:	
Insurance, estimated	50.00	Interest Write-Off	528.80
Total Cash Cost Mo.	\$ 2,020.41	Tax Write-off	102.08
		Net Mo. Cost	\$ 1,389.53

***Assume 20-29% down payment, 6% simple interest, 30 year loan amortization, balloon in 4 years, 35% taxpayer bracket, no loan points, and use as a single family dwelling.



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